

Information to identify the case:

Debtor 1	<u>GinaMarie Forester</u>	Social Security number or ITIN	xxx-xx-9700
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-27926-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

GinaMarie Forester
aka Gina T. Forester, aka Gina Marie Forester,
aka GinaMarie T. Forester

11/22/24

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
GinaMarie Forester
Debtor

Case No. 19-27926-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Nov 22, 2024

User: admin
Form ID: 3180W

Page 1 of 5
Total Noticed: 72

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2024:

Recip ID	Recipient Name and Address
cr	+ CSMC 2018-SP2 Trust, Robertson, Anschutz, Schneid, Crane & Pa, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001
cr	+ USAA Federal Savings Bank, Weinstein & Riley, P.S., 2001 Western Ave, Suite 400, Seattle, WA 98121-3132
518468757	+ Alpha Recovery Corp., PO Box 1259, Dept. 136480, Oaks, PA 19456-1259
518468768	+ Cooper Levenson, 1125 Atlantic Avenue, Atlantic City, NJ 08401-4812
518468771	Discover Bank, c/o Discover Products, Inc., 6500 Albany Road, New Albany, OH 43054

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
db	+ Email/Text: bfore90210@aol.com	Nov 22 2024 20:33:00	GinaMarie Forester, 7 Ruth Court, Absecon, NJ 08201-1813
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 22 2024 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 22 2024 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518468755	Email/Text: collections@abcofcu.org	Nov 22 2024 20:36:00	ABCO Federal Credit Union, PO Box 247, Rancocas, NJ 08073-0247
518468758	Email/Text: legal@arsnational.com	Nov 22 2024 20:35:00	ARS National Services, Inc., PO Box 469100, Escondido, CA 92046-9100
518468756	^ MEBN	Nov 22 2024 20:26:53	Allied Interstate, PO Box 19326, Minneapolis, MN 55419-0326
518468759	Email/Text: BNBSB@capitalsvcs.com	Nov 22 2024 20:34:00	Bryant State Bank, PO Box 5161, Sioux Falls, SD 57117-5161
518468762	EDI: CKSFINANCIAL.COM	Nov 23 2024 01:13:00	CKS Financial, PO Box 2856, Chesapeake, VA 23327-2856
518599532	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 22 2024 20:36:00	CSMC 2018-SP2 Trust, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
518468760	EDI: CAPITALONE.COM	Nov 23 2024 01:13:00	Capital One Bank, Post Office Box 30285, Salt Lake City, UT 84130-0285
518598984	EDI: CITICORP	Nov 23 2024 01:13:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518468763	EDI: WFNNB.COM	Nov 23 2024 01:13:00	Comenity Bank - Loft, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
518468764	EDI: WFNNB.COM	Nov 23 2024 01:13:00	Comenity Bank - Ulta, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
518468765	EDI: WFNNB.COM		

District/off: 0312-1

User: admin

Page 2 of 5

Date Rcvd: Nov 22, 2024

Form ID: 3180W

Total Noticed: 72

		Nov 23 2024 01:13:00	Comenity Bank - Victoria's Secret, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
518468766	EDI: WFNNB.COM	Nov 23 2024 01:13:00	Comenity Capital Bank - Forever 21, Post Office Box 183043, Columbus, OH 43218-3043
518468767	EDI: WFNNB.COM	Nov 23 2024 01:13:00	Comenity Capital Bank - Overstock, Post Office Box 183043, Columbus, OH 43218-3043
518468769	Email/PDF: creditonebknotifications@resurgent.com	Nov 22 2024 20:37:11	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
518468772	EDI: DISCOVER	Nov 23 2024 01:13:00	Discover Financial Services, Post Office Box 15316, Wilmington, DE 19850-5316
518468770	EDI: CITICORP	Nov 23 2024 01:13:00	Department Stores National Bank - Macy's, Bankruptcy Processing, PO Box 8053, Mason, OH 45040
518591276	EDI: Q3G.COM	Nov 23 2024 01:13:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518477827	EDI: DISCOVER	Nov 23 2024 01:13:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518468773	Email/Text: BNSFN@capitalsvcs.com	Nov 22 2024 20:34:00	First National Credit Card, PO Box 5097, Sioux Falls, SD 57117-5097
518468774	+ Email/Text: crdept@na.firstsource.com	Nov 22 2024 20:36:00	Firstsource Advantage, LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609
518468775	EDI: PHINGENESIS	Nov 23 2024 01:13:00	Genesis FS Card Services, PO Box 4499, Beaverton, OR 97076-4499
518468776	+ EDI: CITICORP	Nov 23 2024 01:13:00	Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
518584558	EDI: IRS.COM	Nov 23 2024 01:13:00	Internal Revenue Service, Post Office Box 7346, Philadelphia, PA 19101-7346
518579149	EDI: JEFFERSONCAP.COM	Nov 23 2024 01:13:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518468777	Email/Text: legal@arsnational.com	Nov 22 2024 20:35:00	JP Morgan Chase Bank, c/o ARS National Services, Inc., PO Box 469046, Escondido, CA 92046-9046
518468761	EDI: JPMORGANCHASE	Nov 23 2024 01:12:00	Chase Bank, Post Office Box 15298, Wilmington, DE 19850-5298
518506130	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Nov 22 2024 20:34:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518799513	Email/PDF: bncnotices@becket-lee.com	Nov 22 2024 20:38:05	Kohl's, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518717043	Email/PDF: resurgentbknotifications@resurgent.com	Nov 22 2024 20:37:06	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518717044	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 22 2024 20:37:06	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587
518477865	Email/PDF: resurgentbknotifications@resurgent.com	Nov 22 2024 20:48:44	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518468778	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 22 2024 20:37:08	LVNV Funding, LLC, 55 Beattie Place, Greenville, SC 29601-2165
518563383	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 22 2024 20:37:59	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

District/off: 0312-1

User: admin

Page 3 of 5

Date Rcvd: Nov 22, 2024

Form ID: 3180W

Total Noticed: 72

518473467	Email/Text: EBN@Mohela.com	Nov 22 2024 20:34:00	MOHELA on behalf of SoFi, 633 Spirit Drive, Chesterfield MO 63005
518468781	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 22 2024 20:38:00	Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
518468782	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 22 2024 20:37:35	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
518468783	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 22 2024 20:35:00	Midland Credit Management, Attn: Customer Support Services, 320 E. Big Beaver Road, Suite 300, Troy, MI 48083-1271
518468784	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 22 2024 20:35:00	Midland Credit Management, Attn: Consumer Support Services, 320 E. Big Beaver Road, Suite 300, Troy, MI 48083-1271
518571815	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 22 2024 20:35:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
518575504	EDI: PRA.COM	Nov 23 2024 01:13:00	Portfolio Recovery Associates, LLC, c/o Dress Barn, POB 41067, Norfolk VA 23541
518468786	Email/Text: signed.order@pfwattorneys.com	Nov 22 2024 20:33:00	Rita E. Dunleavy, Esquire, Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
518468785	Email/Text: ProsperBK@prosper.com	Nov 22 2024 20:35:00	Prosper Funding, LLC, 221 Main Street, Suite 300, San Francisco, CA 94105
518717041	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 22 2024 20:49:51	PYOD LLC, c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
518717042	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 22 2024 20:37:10	PYOD LLC, c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602, PYOD LLC, c/o Resurgent Capital Services 29602-9008
518581001	EDI: Q3G.COM	Nov 23 2024 01:13:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518574944	EDI: Q3G.COM	Nov 23 2024 01:13:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
518468787	+ Email/Text: bfore90210@aol.com	Nov 22 2024 20:33:00	Robert Forester, 7 Ruth Court, Absecon, NJ 08201-1813
518468789	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 22 2024 20:36:00	Select Portfolio Servicing, Inc., Attn: Bankruptcy Department, PO Box 65250, Salt Lake City, UT 84165-0250
518468790	Email/PDF: SoFiBKNotifications@resurgent.com	Nov 22 2024 20:37:29	SoFi Lending Club Personal Loan, PO Box 654158, Dallas, TX 75265-4158
518586748	+ Email/PDF: SoFiBKNotifications@resurgent.com	Nov 22 2024 20:37:04	SoFi Lending Corp, 2750 E Cottonwood Pkwy Suite 300, Cottonwood Heights, UT 84121-7285
518470414	^ MEBN	Nov 22 2024 20:27:44	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518468791	EDI: SYNC	Nov 23 2024 01:13:00	Synchrony Bank - Amazon, ATTN: Bankruptcy Department, Post Office Box 965060, Orlando, FL 32896-5060
518468792	EDI: SYNC	Nov 23 2024 01:13:00	Synchrony Bank - American Eagle, ATTN: Bankruptcy Department, Post Office Box 965060, Orlando, FL 32896-5060
518468793	EDI: SYNC	Nov 23 2024 01:13:00	Synchrony Bank - Banana Republic, ATTN: Bankruptcy Department, Post Office Box 965060, Orlando, FL 32896-5060
518468794	EDI: SYNC	Nov 23 2024 01:13:00	Synchrony Bank - Care Credit, ATTN: Bankruptcy Department, Post Office Box 965060, Orlando, FL 32896-5060

District/off: 0312-1

User: admin

Page 4 of 5

Date Rcvd: Nov 22, 2024

Form ID: 3180W

Total Noticed: 72

518468796	+ Email/Text: media@trueaccord.com	Nov 22 2024 20:36:00	TrueAccord, 303 2nd Street, Suite 750 South, San Francisco, CA 94107-1366
518468798	EDI: USAA.COM	Nov 23 2024 01:12:00	USAA Bank, 10750 McDermott Freeway, San Antonio, TX 78288-0544
518468800	+ EDI: USAA.COM	Nov 23 2024 01:12:00	USAA Credit Card, PO Box 65020, San Antonio, TX 78265-5020
518599648	+ Email/Text: RASEBN@raslg.com	Nov 22 2024 20:33:00	USAA Federal Savings Bank, C/O: Robertson, Anschutz, Schneid, Crane, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
518468801	EDI: USAA.COM	Nov 23 2024 01:12:00	USAA Federal Savings Bank, 10750 McDermott Freeway, San Antonio, TX 78288-0578
518468797	+ Email/Text: BAN5620@UCBINC.COM	Nov 22 2024 20:34:00	United Collection Bureau, Inc., 5620 Southwyck Boulevard, Toledo, OH 43614-1501
518468802	Email/Text: dispute@velocityrecoveries.com	Nov 22 2024 20:35:00	Velocity Investments, LLC, 1800 State Route 34, Suite #404A, Wall Township, NJ 07719-9147
518583145	+ EDI: AIS.COM	Nov 23 2024 01:13:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518468803	+ Email/Text: bankruptcy@webbank.com	Nov 22 2024 20:33:00	Web Bank, 215 South State Street, Suite 1000, Salt Lake City, UT 84111-2336

TOTAL: 67

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518468779	*+	LVNV Funding, LLC, 55 Beattie Place, Greenville, SC 29601-2165
518468780	*+	LVNV Funding, LLC, 55 Beattie Place, Greenville, SC 29601-2165
518468788	*+	Robert Forester, 7 Ruth Court, Absecon, NJ 08201-1813
518468795	*	Synchrony Bank - Care Credit, ATTN: Bankruptcy Department, Post Office Box 965060, Orlando, FL 32896-5060
518468799	*	USAA Bank, 10750 McDermott Freeway, San Antonio, TX 78288-0544

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us

District/off: 0312-1

User: admin

Page 5 of 5

Date Rcvd: Nov 22, 2024

Form ID: 3180W

Total Noticed: 72

Andrew B Finberg

ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us

Denise E. Carlon

on behalf of Creditor CSMC 2018-SP2 Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Harold N. Kaplan

on behalf of Creditor USAA Federal Savings Bank hkaplan@rasnj.com kimwilson@raslg.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Kevin Gordon McDonald

on behalf of Creditor CSMC 2018-SP2 Trust kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Kimberly A. Wilson

on behalf of Creditor CSMC 2018-SP2 Trust kimwilson@raslg.com

Robert A. Loefflad

on behalf of Debtor GinaMarie Forester rloefflad@king-barnes.com mbankes@king-barnes.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9